

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re: WILLIAM K. GARTIN § Case No. 07-72505
GAIL A. GARTIN §
§
§
§
Debtors

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/16/2007.
- 2) The plan was confirmed on 01/18/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/02/2011.
- 6) Number of months from filing or conversion to last payment: 43.
- 7) Number of months case was pending: 47.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$9,810.00.
- 10) Amount of unsecured claims discharged without full payment: \$8,570.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 88,262.50
Less amount refunded to debtor	\$ 990.84
NET RECEIPTS	\$ 87,271.66

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,150.00
Court Costs	\$ 0.00
Trustee Expenses & Compensation	\$ 5,988.78
Other	\$ 0.00
TOTAL EXPENSES OF ADMINISTRATION	\$ 8,138.78
Attorney fees paid and disclosed by debtor:	\$ 1,350.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	2,150.00	0.00
CAPITAL ONE AUTO FINANCE	Sec	28,000.00	26,747.98	26,747.98	26,747.98	4,177.96
CAPITAL ONE AUTO FINANCE	Uns	0.00	0.00	0.00	0.00	0.00
HSBC AUTO FINANCE (f/k/a	Sec	10,500.00	10,510.88	10,500.00	10,500.00	1,715.89
HSBC AUTO FINANCE (f/k/a	Uns	0.00	0.00	10.88	10.88	0.00
ASPIRE	Uns	500.00	NA	NA	0.00	0.00
BILL ME LATER	Uns	550.00	NA	NA	0.00	0.00
CASH ADVANCE OF AMERICA	Uns	650.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	700.00	730.54	730.54	730.54	0.00
CREDIT ONE BANK	Uns	600.00	NA	NA	0.00	0.00
HSBC BANK N/A	Uns	3,000.00	3,230.15	3,230.15	3,230.15	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,300.00	1,040.80	1,040.80	1,040.80	0.00
JEFFERSON CAPITAL SYSTEMS, LLC	Uns	1,200.00	847.97	847.97	847.97	0.00
PREMIER BANKCARD/CHARTER	Uns	250.00	332.03	332.03	332.03	0.00
GE CONSUMER FINANCE	Uns	3,200.00	3,211.74	3,211.74	3,211.74	0.00
ECAST SETTLEMENT	Uns	1,100.00	1,014.95	1,014.95	1,014.95	0.00
ECAST SETTLEMENT	Uns	1,600.00	1,574.66	1,574.66	1,574.66	0.00
ECAST SETTLEMENT	Uns	600.00	649.38	649.38	649.38	0.00

Scheduled Creditors:

Creditor <u>Name</u>	Class	Claim <u>Scheduled</u>	Claim <u>Asserted</u>	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
GE CONSUMER FINANCE	Uns	4,000.00	2,073.18	2,032.40	2,032.40	0.00
ECAST SETTLEMENT	Uns	5,000.00	4,679.36	4,679.36	4,679.36	0.00
HSBC	Uns	950.00	NA	NA	0.00	0.00
HSBC BANK N/A	Uns	3,200.00	3,171.16	3,171.16	3,171.16	0.00
HSBC BANK N/A	Uns	3,000.00	3,012.20	3,012.20	3,012.20	0.00
HSBC BANK N/A	Uns	1,000.00	1,206.52	1,206.52	1,206.52	0.00
HSBC NV	Uns	1,200.00	NA	NA	0.00	0.00
HSBC AUTO FINANCE (f/k/a	Uns	3,000.00	NA	NA	0.00	0.00
HSBC / MUSIC	Uns	1,100.00	NA	NA	0.00	0.00
ECAST SETTLEMENT	Uns	1,300.00	1,291.46	1,291.46	1,291.46	0.00
ECAST SETTLEMENT	Uns	600.00	430.18	430.18	430.18	0.00
MERRICK BANK	Uns	1,700.00	1,600.93	1,600.93	1,600.93	0.00
MUTUAL MANAGEMENT SERVICES	Uns	350.00	534.42	534.42	534.42	0.00
R & B RECEIVABLES	Uns	20.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	175.00	151.00	151.00	151.00	0.00
SWEDISH AMERICAN HOSPITAL	Uns	4,000.00	1,875.04	1,875.04	1,875.04	0.00
CREDITORS BANKRUPTCY SERVICE	Uns	1,100.00	1,049.32	1,049.32	1,049.32	0.00
ECAST SETTLEMENT	Uns	600.00	616.83	616.83	616.83	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	595.84	595.84	595.84	0.00
ECAST SETTLEMENT	Uns	0.00	1,101.29	1,101.29	1,101.29	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 37,247.98	\$ 37,247.98	\$ 5,893.85
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 37,247.98	\$ 37,247.98	\$ 5,893.85
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 35,991.05	\$ 35,991.05	\$ 0.00

Disbursements:

Expenses of Administration	\$ 8,138.78
Disbursements to Creditors	\$ 79,132.88
TOTAL DISBURSEMENTS:	\$ 87,271.66

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 09/20/2011

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.